

# PROFILE

For the employees of Blue Cross and Blue Shield of Florida





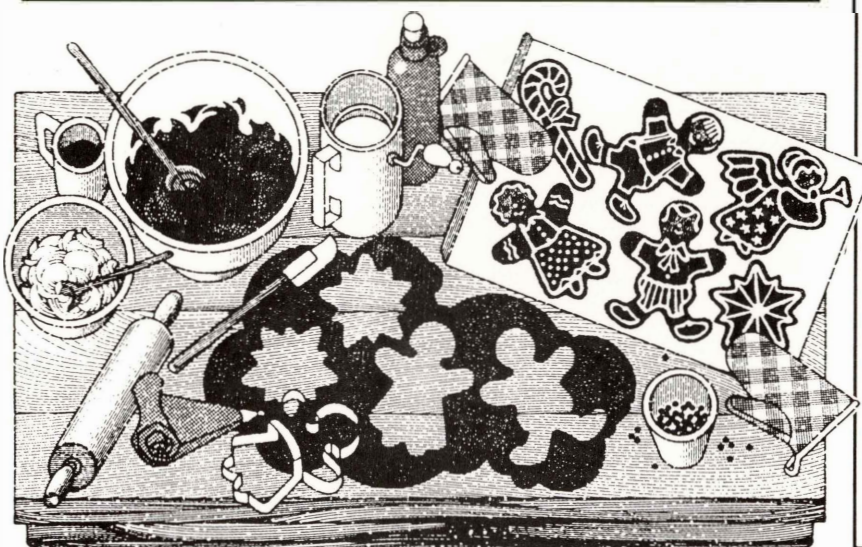
# Contents...

## DEPARTMENTS

- 3 **From The Top** -- William E. Flaherty shares his holiday message with employees.
- 4 **Employees Only** -- Healthy habits that will put a jingle in your pocket; the Taxpayers Bill of Rights (tax advice from the IRS).
- 6 **In The Spotlight** -- the Northeast Region's Employee of the Year; the Customer Service Recognition Work Group's newest Button Award winners; a mission update from PHRS; Gavel Club graduates; new employees and service anniversaries.

## SNAPSHOTS

- 6 **Manager's Memo** -- Reduce those annoying interruptions.
- 7 **Career Corner** -- How to better your chances for promotion.
- 12 **For Your Benefit** -- Results from the Human Resource Division's Work/Family Survey.
- 13 **Take A Bite Out Of Crime** -- Keeping your holidays safe...



On the cover: If you're not in the holiday spirit yet, time is running out!  
Credit: Clint Burbridge Design.

# PROFILE

VOLUME 39

ISSUE 11

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*Profile* is produced monthly  
by the Public Relations  
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award-winning Corporate  
Print Shop for the employees  
of Blue Cross and Blue Shield  
of Florida.

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### 1990 Awards

- Jacksonville Golden Image  
Award for Best Magazine
- Best Public Relations  
Printed Tool, Florida Public  
Relations Association
- Award of Distinction,  
magazine category, Florida  
Public Relations Association  
(state level)



# Holiday Greetings

By William E. Flaherty,  
President of Blue Cross and Blue Shield of Florida

In a year marked by growth and positive change, one thing remains constant -- the role you have played in the company's success. Your dedication and talents have been instrumental to the company's efforts to provide good quality health care at the lowest possible cost for our customers.

The year kept us all very busy. In addition to managing our day-to-day operations and working to satisfy our customers, we achieved positive earnings, made improvements to organizational efficiency and continued to play a leadership role in managing rising health care costs.

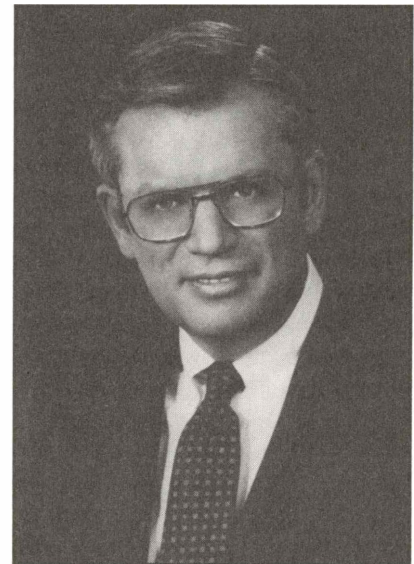
During 1990, we made good progress in our plans to build policyholders' equity to levels that will help us weather future economic instability and that will permit us to develop new products and services. Another step we have taken that will help us in the future involves our decision to consolidate our operations to two sites, the Riverside Home Office Complex and Freedom Commerce Centre. Some of you already have relocated from one site to the other; in the coming months, more employees will be making a transition. We are excited about this change because we see it as an opportunity to enhance the level of teamwork and cooperation,

which we expect will yield even better service to our customers.

In addition, many of you were involved in activities that made the year noteworthy. Included among these were our continuing efforts to manage health care costs. In 1990, we began to implement our Payment for Physician Services and Sharing of Savings programs, and continued with Purchasing of Hospital Services. We introduced innovative insurance products for small businesses and our over-65 customers. Also, we adopted a totally smoke-free workplace. These developments demonstrate our ongoing commitment to our customers' health and to the wellness of our employees.

Individually, employees continued to demonstrate an outstanding level of commitment and concern for community through in-

**Your dedication and talents have been instrumental to the company's efforts to provide good quality health care at the lowest possible cost for customers.**



volvement in many efforts, including recycling and conservation, the March of Dimes' Walkathon, our annual Toys for Tots variety show, the Employees' Club Thanksgiving Food Drive and the annual United Way fundraising campaign. These activities vividly remind us how important our individual contributions can be.

In approaching the holidays, let us consider the strength we can offer each other. Together we face an exciting but uncertain future; however, together we can lead in performance and innovation.

Thank you for all of your support and dedication during 1990 and my very best wishes to you and your family this holiday season. ■



# Healthier And Wealthier

**Y**ou might not have thought about it before, but the state of your health strongly influences your personal economics. To help you live a longer, healthier life, while at the same time minimizing the financial cost of health problems, experts across the country offer the following information:

- **Lowering blood pressure really does reduce heart disease risk.** A study conducted by researchers at Oxford University found that for every five- or six-point reduction in blood pressure, the risk of heart disease falls by 20 to 25 percent.
- **Public cholesterol screenings have been deemed unsafe by doctors at the Mayo Clinic.** The screenings performed in malls and

other public places are not regulated in most states. In addition, many testing sites are unsanitary, and few groups offer professional counseling to interpret the results. For safe and accurate results, cholesterol tests should be performed by a health care professional associated with a clinic or hospital.

- **Iron is the nutrient that is most often deficient in the American diet,** according to Health Media of America. Iron is necessary for the formation of your blood and to transport oxygen throughout your body. Iron also helps you to produce energy, aids your immune system and helps your body

detoxify drugs. New research on iron reveals that it can affect your behavior, attention span and cognitive performance.

- **Clove oil can relieve tooth pain, but it is so powerful that it can also damage nerves.** Don't use the raw oil. Ask your pharmacist for a commercial product that contains clove oil and use it according to directions. See your dentist as soon as possible to determine the cause of tooth pain.

- **Cockroaches can make you sick.**

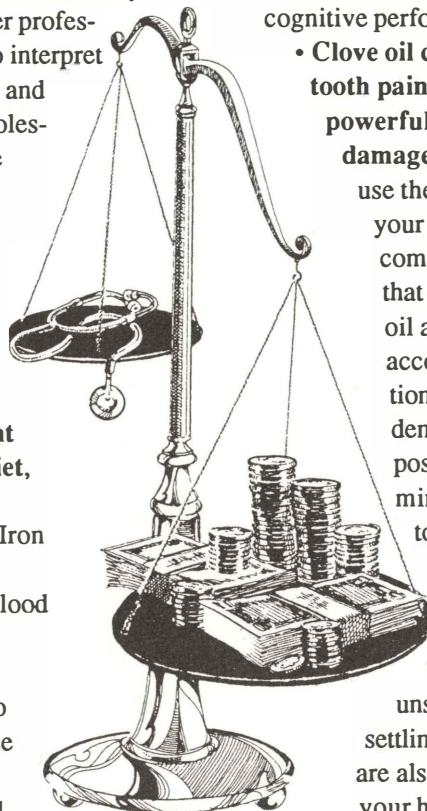
They're not just unsightly and unsettling, cockroaches are also hazardous to your health. Scientists have discovered that

an estimated 15 million people in the United States are allergic to the insects. Reactions range from runny noses to skin irritations and even, in a few cases, death.

Researchers at the Agriculture Department's Research Service (ARS) are trying to find treatments for the allergies related to roaches. So far, no immunizations for the allergens have been developed.

ARS researchers suggest that increasing airflow and reducing humidity in attics and wall spaces help to reduce the number of cockroaches -- and thus the number of allergens -- in your home.

- **Smoking can cost as much as maintaining a car.** According to



## Ten commandments for good health:

The United States Public Health Service developed a list of health objectives for Americans to achieve by the year 2000. Why not adopt ten of them today?

1. **Eat a variety of foods** from the four basic foods groups: milk and dairy; meats, fish, poultry and dried beans; vegetables and fruits; breads and cereals.
2. **Maintain a normal body weight** through proper diet and exercise.
3. **Exercise for 20 minutes** at least three times a week.
4. **Get eight hours of sleep** each night.
5. **Brush your teeth** after every meal, and floss teeth once a day.
6. **Wear a seat belt** every time you get into a car.
7. **If you drink**, do so in moderation.
8. **Avoid tobacco products.**
9. **Keep your immunizations** up to date.
10. **To relieve stress** and enrich your life, make time for activities you enjoy.



the American Institute for Preventive Medicine, a two-pack-a-day smoker spends \$2,245 on the habit per year. This breaks down to \$1,095 on cigarettes (at a cost of \$1.50 per pack). Also included are hidden costs such as higher insurance premiums, medical and dental expenses, missed work, and clothing and furniture damage totaling about \$1,150 per year. The annual cost of upkeep for an automobile is about \$2,550.

• **Don't forget to remove your contacts.** Evidence reveals that it is not a good idea to pop in extended-wear contact lenses and forget about them for weeks at a time. A study commissioned by the Contact Lens Institute has confirmed what doctors have long suspected: The risk of corneal infection is greater among people who use extended-wear lenses than among users of daily-wear lenses. While extended-wear lenses are ultrathin and porous, over time the cornea, or outer coat of the eyeball, may not receive enough oxygen. The result can be swelling, irritation and ulceration. Since even a week of nonstop wear could be risky, say ophthalmologists, you should ask your doctor for guidance.

• **Consistency wins results.** Stanford University researchers found that men who exercise regularly maintain their weight more easily than men who only reduce caloric intake. The researchers also note that although dieting results in the greatest initial weight loss, exercise usually proves to be a more effective way to keep the weight off.

*Reprinted with permission from FLITE, a weekly economic newsletter published by the Adolph Coors Company in Golden, Colorado.*

## Taxpayer Bill of Rights

As part of the Technical and Miscellaneous Revenue Act of 1988, the Taxpayer Bill of Rights extended and clarified taxpayers' rights. Highlights of that legislation follow:

- Taxpayers whose tax returns are being examined, audited or interviewed in relation to the collection of any tax by the IRS will now receive a written explanation of their rights before the examination or interview. They may also make an audio recording of any IRS interview relating to the determination or collection of any tax.
- Taxpayers who follow erroneous written advice from the IRS may be able to have set aside any resulting penalty or addition to tax (addition to tax does not mean additional tax).
- IRS collection employees will not be evaluated by management on the basis of tax enforcement statistics.
- Tax due notices sent to taxpayers will give more detail as to why the tax and any penalties are being assessed.
- If a taxpayer suffers or is about to suffer a significant hardship due to how the Internal Revenue laws are being administered by the Service, the taxpayer may request assistance through IRS form 911, "Application for Taxpayer Assistance Order to Relieve Hardship" (ATAO). The IRS taxpayer ombudsman or a problem resolution officer will review the application. An accepted ATAO will suspend enforcement actions on the tax period(s) at issue while the case is reviewed. Copies of IRS Form 911 are available in IRS offices or by calling the IRS toll-free number, 1 (800) 424-1040.
- In cases of successful court actions taken by the IRS, the court may determine that reasonable litigation and administrative costs will be paid by the government.
- If an IRS employee recklessly or intentionally violates the Internal Revenue Code or regulations, court action can be brought against the federal government to recover the lesser of actual damages up to \$100,000 or actual economic damages of the plaintiff plus costs of the action.
- In cases of improper disclosure of a client's tax information by a tax preparer, there is now a \$250 civil penalty for each such disclosure, up to a maximum of \$10,000 per calendar year.
- After a bank levy is served, there will be a 21-day hold period before the funds (including interest accrued during the 21-day period) can be sent to the IRS. The levy will still take effect on the date the bank receives it.
- Tax court now has the authority to restrain the IRS as appropriate in the assessment and collection of tax and in related tax matters.

*This information was provided courtesy of Deborah T. Bohler, Corporate Tax Planning, for BCBSF employees.*



## IN THE SPOTLIGHT



*Richard Duncan, Melanie Maxwell and Deb Rosendale, outstanding employees, accept their awards.*

## And The Winner Is...

By Virginia Crawford,  
Public Relations Specialist

**C**an an extraordinary victory be repeated? Yes! The San Francisco 49ers accomplished it at the last two Super Bowls. Four consecutive Miss Texas surpassed the odds by winning the title of Miss USA. And right here at Blue Cross and Blue Shield of Florida, Medical Services for Health Options experienced repeated victory on November 28 when Melanie Maxwell, R.N., managed care coordinator, was named the Northeast Region's 1989-1990 Employee of the Year.

"I didn't think the same department would get it two times in a row," said Maxwell. "I really didn't think I would even win Employee of the Month."

But she did, making her and Janet Pringle, R.N. also a managed care coordinator, the sole winners

of the prestigious award since its inception.

This year's first runner up is Deb Rosendale, administrative supervisor of Northeast Region Marketing, and the second runner up is Richard Duncan, Claims control clerk.

Winners were selected from the twelve Employees of the Month (nominated by their peers as outstanding representatives of their

region) and were voted on by the eight-member Executive Council.

All winners won flowers and plaques, but for being named Employee of the Year, Maxwell also won \$1,000, Rosendale was awarded \$500, and Duncan won \$250.\*

(Monetary prizes are listed in amounts after taxes.)

### MANAGER'S MEMO

#### How to reduce interruptions.

Jay Conrad Levinson doesn't believe time is money. He believes it's more valuable than money.

Levinson, author of *The Ninety-Minute Hour*, offers these tips on dealing with interruptions that can waste valuable time:

- **Insist that those you deal with not interrupt you at certain times of the day.**
- **Control interruptions by inviting staff, friends and associates to interrupt you only at certain times.**
- **Be blunt with strangers who interrupt you. Say, for example, "I'm busy now but I'll get back to you when I finish this task."**
- **Allow interruptions that you're sure you can deal with in less than a minute.**
- **Delegate interruptions to others, but make sure you also delegate the authority they need to decide for you.**

Source: *News Reach*, Allied Administrators Allied Employers Association, 911 Broadway, Kansas City, MO 64105.



# Button Program Still Going Strong

**S**uperior Customer Service is an idea whose time has come," says John Nunn, director of Superior Customer Service. "Companies that deliver it will have a competitive edge. Every one of us can create the competitive edge if we will just encourage, appreciate and publicize good service."

To encourage, appreciate and recognize good service, the Customer Service Recognition Work Group, headed by Nunn and made up of employees from all areas of the company, started a Button Award program in the first quarter of 1990. So far this year, more than 300 people have been recognized by their peers for providing good service.

Gail Lattimore, Travel coordinator, is one of the most recent button winners. To say she was surprised by the recognition is an understatement. "I didn't even know the program existed until I won -- in fact, I thought the person who gave me the button was kidding me. So I was really honored and pleased when I realized what the program was all about. I'm very grateful to have been a part of the program. I think it's great."

## CAREER CORNER

### How to get promoted.

If you want to increase your chances for promotion, you might want to use some of the information that was printed in *How To Think Like A Boss And Get Ahead At Work*.

Here are the types of people most bosses promote:

- **Powerful people.** They like to promote people who carry themselves with confidence and speak with purpose.
- **People who think** for themselves and anticipate the needs of the organization.
- **People who are comfortable** in social settings, yet are all business when they are working on a task.
- **People who are goal-oriented** and always seem to have something to do.
- **People who will help solve** the company's problems and who come up with solutions instead of just identifying problems.
- **People who are willing** to take more responsibility and accept more work.

Source: *How To Think Like A Boss And Get Ahead At Work*, by Barry L. Ingen, Lyle Stuart, 600 Madison Ave., New York, NY 10022.



More employees were "caught doing something right" when providing excellent customer service. They are: front row L-R: Jeanette Lewis, Helen Reid (flowered dress), Linda McRoy, Robbie Pitts (lace collar), Sam Steen (holding certificate), Vicki Thompson (white blouse with braid), Claudia Boyette and Frances Wingate. Back row, L-R: Joe Bowman (gray jacket), Barbara Bruce, Josephine Rush, Eugene Carr, Jim Gregory, Alice McCrory (in front of Jim), Margaret Strickland, Valerie Smith (in front of Margaret), Gail Lattimore and Cindy Lyons (striped jacket, in front of Gail.) Not pictured: Sheri Lawson, Ann Blackshear, Yolanda Edwards, Wanda Butler, Debbie McMillan.

The Customer Service Recognition Work Group sponsors the "I was caught doing something right" button program. For more information, contact John Nunn, director of Superior Customer Service, at (904) 791-8397.



## IN THE SPOTLIGHT

# Walking Though A Winter Wonderland...



*Payroll Department elves: Back row (L-R): Pat Mathews, Rose Fitzpatrick, Annie Collins, Marie Smith, Laura Merritt. Front row (L-R): Pat Speck, Donna Williams, Annette Johnson, Jim Conner (supervisor). Not pictured: Frances Wingate.*



*Accounts Payable elves: Sharon Bovar, Carol Simond, Nancy Weir, Queenie Walker, Rosemary Williams, Sandra Carr, Cassandra Gill, Barbara Dinkins, Edna Kulbe, Brenda Harper. Not pictured: Lee Pass.*

In Cash Receipts and Disbursement, Santa's elves got an early start on the season. With the approval of manager Debbie Martin, the various departments held a friendly competition to see who was most in the holiday spirit. Cashiers won the contest, but everyone is really a winner in this BCBSF Winter Wonderland... (Not pictured are the judges -- Bill Bland, Barbara Greenburg, Mike Jones, Belinda Noda and John Nunn.)



*Winning Cashiers elves: Kathy Reinhardt, Dawn Lawrence, Regina Williams, Linda Parrish (supervisor), Anita Harris, Kris Lyncker, Virginia White (supervisor), Trish Jones, Marilyn Meredith, Shirley Glascock, Vivian Rhoden, Dave Shaver, Julie Mathews, Alfreda Johnson, Flora Dues, Sue Ashley, Val Hill, Becky Palmer, Kathy Mahan, Margie Clayton. Not pictured: Charlie Lewis, Bunny McGinnis.*

*Not pictured: Deborah Martin, manager, and Cathy Bryan, Operations Analyst.*





*The Gavel Club graduates are (front row, L-R): Sharon L. Melvin, Critical Inquiry Dept.; Gloria Jenkins, NASCO; Gloria J. Sheffield, Micrographics; Yvonne Suggs, NASCO/Montreal Operations; Yvette D. Walton, Medicare Part B Provider Lines; Debbie Stalvey, NASCO/Montreal Operations. Back row, L-R: Todney Bynes, Gavel Club advisor, Med B Training; Twanda Haywood, Micrographics; Helen Jenkins, State Group; Phil Church, Systems; Paulette Whitmore, Medicare B; Ilene Florit, PBO General Telephone Information; Lillie M. Thomas, Gavel Club advisor, Medicare B; Michelle Jackson, Federal Employee Program.*

## Gavel Club Graduates 13

**T**hirteen BCBSF employees were graduated from the Gavel Club in an awards ceremony held October 30.

Karl Smith, director of FEP/OCL Operations, addressed the graduates and commended them for taking advantage of the opportunities offered by the Gavel Club.

Smith says it is an excellent program of self-development and a means of preparing oneself to take on increased roles and responsibilities.

Playing on a Halloween Trick or Treat theme, Smith said the trick is that while the organization is changing rapidly, the treat is that the Gavel Club graduates are now better prepared for those changes.

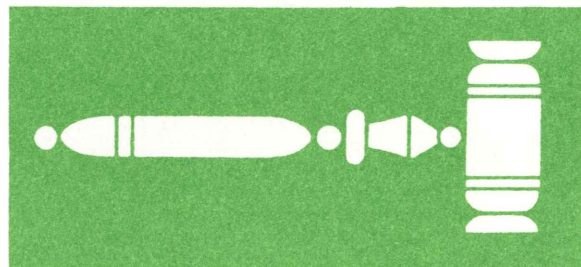
About 150 family members, friends and co-workers attended the awards ceremony, according to Gavel Club Advisor Lillie Thomas.

*Phil Church, Systems, received special recognition from the Gavel Club. He was voted Best All Around Speaker and Most Valuable Member. Church served as president and sergeant at arms for the club. He is shown here with Gavel Club Advisor Lillie Thomas, who presented him with four certificates and a plaque.*



### The Gavel Club offers members the opportunity to:

- Develop self confidence
  - Organize thoughts and materials
  - Give speeches and presentations
  - Develop listening skills
  - Conduct effective meetings
  - Improve personal vocabulary and grammar
- For more information, contact **Pat Fitzpatrick** in Employee Relations, (904) 791-8121.





## Mission Update

By Virginia Crawford,  
Public Relations Specialist

**B**CBSF employees have gone through a number of pay periods with the new Payroll and Human Resource System (PHRS) since it was launched October 4. And although there have been some problems along the way, "there haven't been many significant ones," said **Phil Mobley**, PHRS project manager. "In other words, we have not had a situation occur that we could not handle. On the positive side, considering the magnitude of the project, this has been a smooth implementation."

Though pleased with its initial implementation, the PHRS project team is still looking forward to the system running "smoothly with no manual intervention," said Mobley. "We're still



When the old system "died" after the conversion was completed, the PHRS technical support team from Systems sent black balloons and a sympathy card to HRIC. The card read, "It's going to take more than cheesecake to get over this one." Front row, L-R: **Mattie Bacon**, **Paulette Eison**, **Vickie McManus**. Back row: **Brenda Lightsey**, **Gloria Gardner**, **Sadie Beaufort**.

baby-sitting in a lot of ways."

The system is still new to BCBSF and much more is expected of it.



So, when the PHRS was launched, HRIC -- in good-humored retaliation -- sent a sparkler-topped cheesecake in celebration of the implementation, and also in hopes it "would help during those long days and long nights" of post-conversion. Back row, L-R: **Michelle Robinson**, **Virginia Mayo**, **Gene Oaks**, **Bill Vrobel**, **Scot Hickman**, **Carol Bruner**, **Gale Franz**. Front row, L-R: **Charles Smith**, **Jane Fisher**, **Phil Mobley**. Not pictured: **Mike Butler**, director of Finance Systems.

"This is the beginning of a lot of good things that can happen as far as payroll is concerned," said **Jim Conner**, Payroll supervisor. "We can improve our efficiency and our response time to customers, but as with any new system, it takes a while."

Improvement takes time -- and cooperation.

"Today, one of the things that's slowing us down is that time sheets are submitted late," said Conner. "How well the system works is contingent with the work we input -- if we have it to input."

Another delay is due to "the volume of data change we're receiving," said **Paulette Eison**, Human Resources project leader. "We'd like to ask for patience and cooperation until we get the data input."

"We here at Human Resources think we're well on the way; we're very excited that the project is in the first phase and that it is also complimenting HRIP (the Human Resource Improvement Project)," said Eison.



# Serving It Up...



League winners and tournament winners in Division I were (front row, L-R): Charlie Graziano, Jim Gray, George Ragan and Alfred Floyd. Back row, L-R: Debbie McLane, Judy Brazile, Debbie Eason and Renee Biggins.



Power at the net: Ted Hagan and Greg Lowe.



Tournament winners in Division II were (front row, L-R): Mary Berg, Debbie Sheffield, Cynthia Donkin, Denise Orr, Dwight Wilson, Charlie Frame, Russell Moore and Tom Johnston. Not pictured: Kim Bell.



Best Dressed Team at the tournament (front row, L-R): LaTonya Hooks, Jeri Lisenmayer, Michele Wilson, Lori Burney and Renona Morales. Back row, L-R: Robert Owens, Greg Lowe, Murvel Drayton and Ricky Burney. The team's T-shirts were specially made by the very talented Renona Morales.



## FOR YOUR BENEFIT

For several years, BCBSF has monitored developments in work and family benefits because so many of our employees have children or are of child-bearing age. We estimate that 49 percent of our employees have children age 12 and under.

Response to the recent Work and Family survey conducted by the Human Resource Division indicates that dependent care is one of the most important issues for many employees in balancing work and family. We conducted a similar Work and Family survey in 1987; the significant findings for both surveys are listed below:

	1987	1990
Percentage of BCBSF employees who have children under the age of 12.	41%	49%
Percentage who rely on a day care facility.	50%	45%
Percentage who use a spouse or relative.	30%	41%
Percentage who miss work when their child is sick.	66%	68%
Percentage who would like to have day care near or at work.	51%	39%

Because the company understands that an employee's family life affects his or her work life, BCBSF currently helps its working parents in four ways: through the SelectFund Flexible Spending Account program; with a maternity and child care leave policy; by offering a flexible work schedule policy; and by providing Jacksonville employees with day care provider information for the Freedom Commerce Centre and Riverside Home Office Complex areas.

We will be taking steps in 1991 to further address work/family issues. We'll start by determining exactly what the company's expanded role should be in helping working parents balance family needs with job needs. To ensure that we help our employees in a fair and consistent way, we'll develop a formal corporate policy and communicate it to all employees. After that, we will appoint a work/family task force to continue to research and recommend to the company steps we should take for 1991 and beyond.

As we look to the future needs of our employees, we'll continue to provide information about the work/family programs already in place and we'll tell you about what's being introduced. Two in particular we can tell you about now: our day care information program, begun in 1990, will be expanded from the Jacksonville area to include our other regional offices; and a Sick Dependent At-Home Care program will be introduced to employees.

This program will be piloted in Jacksonville in April, 1991. It will be expanded to our employees in regional offices as we learn from our pilot program experience and identify equivalent options for our regional offices.

We plan to use Nannies prn, a local firm associated with Nurses prn, which has been providing this quality program for other companies in Jacksonville. During March, 1991, Jacksonville employees will be given more detailed information regarding the Nannies prn program, and how they can benefit from this new corporate work/family initiative.

## IN THE SPOTLIGHT

# Service Anniversaries

The following individuals, with their cost center and location noted, celebrated anniversaries in December:

### 5 Years

**Adelaide J. Aroneck**, Security Administration, HOC  
**Nicole Aschbrenner**, Marketing, Southern Region, FTL  
**Pamela J. Bujarski**, Med Comm I, HOC  
**Betty J. Crump**, Auditing/Southern Region, MIA  
**Alina Fernandez**, NV Medicare Dir., MIA  
**Steven Lawrence**, Marketing Dir, JAX  
**Deborah A. Olsen**, OCL Direct, HOC  
**Denise G.O'Rourke**, PBO PRJ/ Med Sec, RVP  
**Wendy G. Praeuner**, Marketing, TAM  
**Robert D. Sonberg**, Hardware Supp, FSB  
**Susan K. Tate**, Emp-Redeploy Ex, HOC  
**Carol G. Villegas**, Utilization/ Review, MIA

### 10 Years

**Eugene W. Carr**, Operations Supp, HOC  
**Judith A. Davis**, Med B Claims Exam., HOC  
**Barbara J. Givens**, Med B Claims Exam, HOC  
**Yvonne M. Hogg**, Customer Service, MIA  
**Dale E. Jackson**, Systems Development Tech, HOC  
**A. Denise Johnson**, Prov Reg, JPR



**Elena Martin**, Local Group Enr Central, FC2  
**Patricia J. Miller**, Field Operations, North, JXM  
**Edythe E. Milton**, Exec, JXM  
**Donna L. Orvin**, Exec, JXM  
**Marion Q. Richardson**, Outgoing Mail, HOC  
**Linda S. Wilson**, Market Research, GIL

#### 15 Years

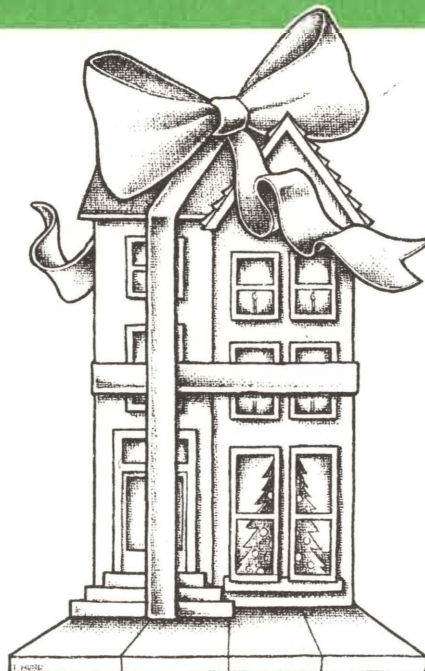
**Nova S. Aldrich**, Local Group 100 Ent, FC2  
**Sadie K. Beaufort**, Comp/Ben/HRIC, HOC  
**Charlene Butler**, Housekeeping Services, HOC  
**Jeanne F. Carnall**, Customer Service/West Coast Region, TAM  
**Jeff T. Chastain**, Technical Research, HOC  
**Paula D. Crews**, Critical Inquiries, HOC  
**Robin E. Crews**, Med B Telecommunications HOC  
**Robert Grant**, Dir. Plan/Budget, HOC  
**Daniel W. Harrell**, Systems Development, HOC  
**Yolonda G. Hazel**, Financial Administration, West Coast Region, TAM  
**Bettie L. Hoerner**, State GroupEnt I, FC1  
**Edward D. Howard**, End User Computing, HOC  
**Kathy R. Hurst**, Manager BC LCL MJR, FC2  
**Patricia G. Jones**, Cashiers, HOC  
**Leanne S. King**, Mgr Group Market, FC2  
**Rita F. Lloyd**, National Accounts Cust, FC1  
**Gregory B. Lowe**, State Group Inq., GIL  
**Irene L. Manassa**, Central Region Svc I, FC2  
**Mazalia A. McWhite**, Prod/Chng Cont., HOC  
**Cleofe R. Rapadas**, Mgr BC LCL MJR, FC2

**Norma S. Viana**, Med Rev, JMA  
**Mary W. Washington**, Shipping & Receiving, HOC  
**Jimmy A. Yarberry**, M&B Northern Region, FC2

#### 20 Years

**Rosa De Cores**, Mkt Svc/Southern Region, MIA

## HOLIDAY SAFETY AT HOME



December is a peak month for home burglaries, but many could be prevented.

- ✓ Don't display gifts where they may be seen through a window or doorway.
- ✓ Be extra cautious about locking doors and windows when you go out, even for a few minutes.
- ✓ If you have house guests, let them know about your security precautions and make sure they follow them.
- ✓ If you go away, get an automatic timer for your lights.
- ✓ Have a neighbor watch your home for you and pick up newspapers and mail. Volunteer to do the same for your neighbor.
- ✓ Arrange for a neighbor to accept packages if you're not home.
- ✓ Have a neighborhood holiday party that includes elderly residents and people who do not have families nearby.

**Happy Holidays from McGruff**



## IN THE SPOTLIGHT

### New Employees

We welcome the following employees -- hired through November 15 and noted by their job title and location -- to Blue Cross and Blue Shield of Florida:

**Delores R. Andrade**, Clerk B, Med B Mail Operations, HOC  
**Paulette M. Arnold**, Secretary B,

Medicare A Administration, JMA  
**Bobbie A. Benberry**, Claims Service Rep Trainee, PPC Exam Entry, FC2

**Elizabeth Benefield**, Coding Clerk, State Group Inquiries, GIL

**Nancy J. Bennett**, Claims Service Rep Trainee, PPC Exam Entry, FC2

**Cynthia Calhoun**, Control Clerk B, Central Region Svc I, FC2

**Scott E. Chain**, Health Industry Analyst, Inst. Program Development, HOC

**Sherry G. Cook**, Secretary A,

Manager, Dep/Fire, FC1

**Dolores A. Croff**, Control Clerk B, Med B Comm., Unit 3, SWD

**Marcy S. Doolittle**, HMO Registrar and Bookkeeper, Claims, West Coast Region, TAM

**Douglas G. Dopson**, Clerk B, Microfilm Ret 2, HOC

**Phillip W. Dove**, Supv Blue Shield Auto Accounts, Nat'l Accounts

Cust., FC1

**Harriet E. Eckhoff**, Coding Clerk, ACS Entry Day, GIL

**Tammy J. Etheredge**, Clerk Typist B, Program Change Mgmt., RIV

**Matthew S. Grissett**, Clerk B, Microfilm Ret 2, HOC

**William Guerra**, Clerk B, Off Admin/Dade, MIA

**Sharnese S. Hightower**, Clerk B, Comp/Ben/HRIS

HOC

**Polly E. Hodges**, Research Clerk B, FEP Claims, FC1

**Richard T. Howard**, Control Clerk B, PPC Customer Service, FC2

**Kay W. Johns**, Secretary B, Med A Administration, JMA

**Anthony C. Johnson**, Clerk B, Outgoing Mail, HOC

**Gerome D. Jones**, Outgoing Mail, HOC

**Scott K. Kruer**, Computer Operator, Comp Pers, HOC

**Terry G. Lee**, Safety & Security Trainee, Safety/Security, FC1

**Sharon J. Lewis**, Data Entry Operator, Med B. Communications Unit 3, SWD

**Sylvia E. Lewis**, File Clerk, Direct Market M&B Services, HOC

**Allen S. Markley**, Clerk B, Microfilm Ret 2, HOC

**Rhonda E. McEwen**, Correspondence Representative B, Med B Prv Rev W, SWD

**Earline S. McKinnie**, Corporate Nurse, Comp/Ben/HRIC, HOC

**Melissa Miller**, Secretary B, Field Operations North, JXM

**Kimberly A. Mitchell**, Med B Records,



*Tammie Burnsed, Andrea Russo, Linda Murray and Glenn Whitten will be working together to make your ARA dining experience a quality experience.*

### ARA Dining News

**A**RA Dining Services introduces new faces to Blue Cross and Blue Shield of Florida.

**Andrea Russo** moves from the Riverside Home Office Complex to Freedom Commerce Centre, where she will manage the new FCC cafeteria. **Glenn Whitten** takes over as manager of the Riverside cafeteria. **Linda Murray** is in charge of catering for both sites.

**Tammie Burnsed**, a BCBSF employee in Facilities, was recently named Corporate Liaison between the company and ARA Dining Services. She and the ARA team will be working together to ensure that employees and visitors enjoy quality food and service.

WE'RE READY TO SERVE YOU



**Kimberly A. Mitchell**, Med B Records,  
**Tonya R. Mitchell**, Claims Service Rep Trainee, LCL Group 100 Ent, FC2  
**Pamela S. Moore**, Telecommunications Specialist, Telecommunication, HOC  
**Anita K. Nebeling**, Claims Service Rep Trainee, PPC Exam Entry, FC2  
**Michelle E. Nemeth**, Clerk B, Microfilm Ret 2, HOC  
**Tracey M. Pierce**, Customer Service Rep B, FEP Telephone Inquiries, GIL  
**Antoinette Prince**, Coding Clerk, State Group Inquiries, GIL  
**Reynaldo R. Regulacion**, Safety & Security Trainee, Safety/Security, HOC  
**Glenna D. Ridenour**, Research Clerk B, FEP Telephone Inquiries 2  
**Marcus J. Rivers**, Research Clerk B, FEP Correspondence II, HOC  
**Michelle J. Robinson**, Senior Systems Analyst, Corporate Finance Project, HOC  
**Beverly C. Ross**, Senior Services Clerk, Med B Records, HOC  
**William E. Rush**, Medical Director HMO, Medical Director, West Coast Region, TAM  
**Kay N. Saunders**, Senior Claims Examiner, Claims, MIA  
**Chari K. Sluss**, Data Entry Operator, Mail Operations Second Shift, HOC  
**Carol A. Smith**, Cash Disbursement  
**Lisa E. Smith**, Customer Service Rep B, FEP Telephone Inquiries II, FC1  
**Michele L. Smith**, Clerk B, Scholarship Fund, HOC  
**Elizabeth M. Stinger**, Secretary B, Marketing Director, JAX  
**Beverly Walton**, Secretary A, Med B Quality Management, HOC  
**Laura L. Webb**, Secretary A, Senior Markets, GIL  
**Mark R. Wilson**, Driver, Med B Courier Services, HOC



## Let It Snow...I'm Ready

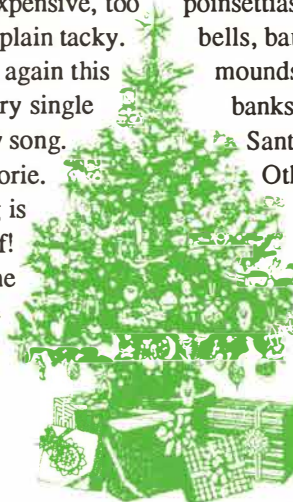
By Rejeanne Davis Ashley

The sugarplums dancing in my head have given me an Advil headache, but I refuse to be grumpy about it. Christmas is too fun to sulk through. I've tried. Like others before me, I've bemoaned the fact that Christmas has gone commercial, that it is too expensive, too much work, and just plain tacky. But I'm back on track again this year, ready for every single sentiment, every sappy song. every incredible calorie. Even my shopping is complete. Unheard of! I used to postpone the ordeal until it could be postponed no longer: Christmas Eve. Then, cruising the aisles to find one unbroken, unsoiled, unspoiled item for *anyone* on my list, I was the Grinch personified. Instead of feeling joyful, I ended up apologizing to relatives for their flannel pajamas (too red), their cheese logs (too orange) or their polka dotted boxer shorts (too embarrassing). Now, all has changed. I have the right presents for the right people. (Even for my father -- the man whose fondest wish for Christmas is that my mother not present him with any bills.) Besides perfect presents, I have a tremendous tree, marvelous music, ten thousand cookies and a snow shovel. Just in case. I am not alone in my preparedness for holiday mischief. On my

meanderings through the buildings, I see signs of an all-out embrace of the holidays. Employees everywhere are in the spirit: In Cashiers, Payroll and Accounts Payable, I noticed -- it's impossible not to -- a tribute to the season that defies description. Even the photographs don't do it justice. There are poinsettias, wreaths, reindeer, bells, baubles and balls. Snow mounds, snow flakes, snow banks. Holly berries, jolly Santas, cheery employees. Other displays, less sensational but just as sincere, remind us all of the spiritual significance these holidays hold. Employees among us -- those with talent to spare -- entertained the crowds at the annual variety show and in the process, served up a toy-filled Christmas for hundreds of area children. Other employees organized parties for the Children's Home Society and our Corporate Caring program's adopted senior citizens. These expressions of caring and concern, gifts of time and talent, messages of love and friendship -- are what matter most.

But even my awareness of what really matters won't keep me from sneaking down the stairs on Christmas morning to slip a thank-you note "to Caroline from Santa" for the milk and cookies she's already planned for him. I believe in covering all the bases...

Happy holidays, everyone.





## **SAFE SHOPPING TIPS**



- ✓ Even though you are rushed and thinking about a thousand things, stay alert to your surroundings and the people around you.
- ✓ Shop before dark if possible. Coordinate shopping trips with a friend if you plan to be out late.
- ✓ Park in a well-lighted area. Don't walk to your car alone if it's parked in a dark area.
- ✓ Lock your car and close the windows, even if you are only going to be gone for a few minutes. Lock your packages in the trunk. Have your key in hand when you return.
- ✓ Wait for public transportation or rides from friends in busy, well-lighted areas.
- ✓ Teach your children to go to a store clerk and ask for help if you become separated while shopping. Tell your children never to go into the parking lot alone.
- ✓ Avoid carrying large amounts of cash and don't carry it all in one place. Pay for your purchases with a check or credit card when possible.
- ✓ Be extra careful with purses and wallets. Carry your purse tightly under your arm and don't leave it unattended, even for a minute.
- ✓ Help keep the holidays happy for everyone. Get together with your co-workers and their families to go caroling in a children's hospital. Teenagers can wrap packages for elderly neighbors or help decorate their homes.

**YOU CAN MAKE A DIFFERENCE THIS HOLIDAY SEASON!!!**

**Happy Holidays from McGruff**

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